

EXHIBIT B

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Attorneys for Defendant GMAC

**UNITED STATES DISTRICT COURT
EASTERN DISTRICT OF NEW YORK**
GRACE ADAMS, JOHN CROCKETT,
HUMZA AL-HAFEEZ, RONALD L.
KERKSTRA, MATTHEW CRUISE,
BARBARA CRUISE, CATHRYN
LAFAYETTE, PATRICIA CRENSHAW,
MARILYN JUDAH, GREGORY L.
LAMBERT, EMMA BRATHWAITE,
CAROLE LINE KOUMBA, COSMAS
MARTIAL MEDOUOVONO, MYRON
BANKS, CARLA BANKS, MUSLIM
MUHAMMAD, MARY MUHAMMAD,
CLARENCE MATTHEWS, CARLOTTA
ANEIRO,

Plaintiffs,

vs.

U.S. BANK, N.A., SPRINGLEAF
FINANCIAL SERVICE/AIG (formerly
Wilmington Finance, a division of AIG),
ALLY, GMAC, POPULAR BANK,
COUNTRYWIDE HOME LOANS, BANK
OF AMERICA, N.A., WELLS FARGO,
N.A., FEDERAL NATIONAL
MORTGAGE ASSOCIATION (FNMA;
OTCQB) (MERS), MORTGAGE
ELECTRONIC REGISTRATION
SYSTEMS, INC., CITIMORTGAGE, J.P.

MORGAN CHASE BANK, N.A., J.P.
MORGAN CHASE BANK, REAL TIME
RESOLUTIONS, INC., OPTION ONE
MORTGAGE CORPORATION,
Case Numbers: 12-cv-4640 and
12-cv-4646

**NOTICE OF BANKRUPTCY AND
SUGGESTION OF AUTOMATIC
STAY**

Case 1:12-cv-04640-KAM-LB Document 71 Filed 11/20/12 Page 2 of 7 PageID #: 942

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF NEW YORK**

In re:
RESIDENTIAL CAPITAL, LLC, *et al.*,
Debtors.
Chapter 11
Case No. 12-12020 (MG)
Jointly Administered

3. As a result of the Bankruptcy Filing, on the Petition Date, the protections of the automatic stay codified in section 362(a) of the Bankruptcy Code arose with regard to the Debtors. Section 362(a), among other things, operates as an automatic stay of: (i) "the commencement or continuation, including the issuance or employment of process, of a judicial, administrative, or other action or proceeding" against the Chapter 11 Debtors (11 U.S.C. § 362(a)(1)); (ii) acts to "obtain possession of property" of the Debtors' Chapter 11 estates (11 U.S.C. § 362(a)(3)); and (iii) acts to "collect, assess, or recover a claim" against the Debtors arising prior to the Petition Date (11 U.S.C. § 362(a)(6)).

4. On July 13, 2012, the Bankruptcy Court entered a final supplemental order granting, among other things, the Debtors' motion for limited relief from the automatic stay to permit non-Debtor parties in foreclosure and eviction proceedings, borrower bankruptcy cases and title disputes to continue to assert and prosecute certain defenses, claims and counter-claims (the "Final Supplemental Order"). Paragraphs 14, 15, 16 and 17 of the Final Supplemental Order identify the categories of defenses, claims and counter-claims for which the automatic stay has been modified (the "Permitted Claims"). A copy of the Final Supplemental Order is annexed hereto as **Exhibit A**.

Case 1:12-cv-04640-KAM-LB Document 71 Filed 11/20/12 Page 3 of 7 PageID #: 943

5. To the extent that the defenses, claims and counter-claims do not constitute Permitted Claims, they remain subject to the automatic stay and the continued prosecution of these claims is prohibited.

6. Pursuant to paragraph 23 of the Final Supplemental Order, any dispute regarding the extent, application and/or effect of the automatic stay under the Final Supplemental Order, must be heard and determined in the United States Bankruptcy Court for the Southern District of New York, jointly administered under Case No. 12-12020, in accordance with the Case Management Order entered in the Debtors' case [Docket No. 141] and such other and further orders as may be entered by the United States Bankruptcy Court for the Southern District of New

York.¹

7. This notice has been sent, with a cover letter, to each *Pro Se* Plaintiff.

Dated: November 20, 2012

New York, New York

REED SMITH LLP

By: /s/ *Chrystal Puleo*

Chrystal A. Puleo

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TO: Grace Adams

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¹ A copy of the Case Management Order may be obtained at no charge at <http://www.kccllc.net/rescap>.
Case 1:12-cv-04640-KAM-LB Document 71 Filed 11/20/12 Page 4 of 7 PageID #: 944

5

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Case 1:12-cv-04640-KAM-LB Document 71 Filed 11/20/12 Page 5 of 7 PageID #: 945

6

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Case 1:12-cv-04640-KAM-LB Document 71 Filed 11/20/12 Page 6 of 7 PageID #: 946

7

CERTIFICATE OF SERVICE

I hereby certify that, on November 20, 2012, I caused the foregoing Notice of Bankruptcy and Suggestion of Automatic Stay to be electronically filed with the Clerk of Court via the ECF system, which will send notification of such to all attorneys of record.

Respectfully submitted,

/s/ Chrystal A. Puleo

Chrystal A. Puleo

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CERTIFICATE OF CERTIFICATE

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UNITED STATES DISTRICT COURT
EASTERN DISTRICT OF NEW YORK

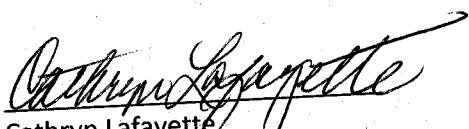
UNITED STATES BANKRUPTCY
SOUTHERN DISTRICT OF NEW YORK

CATHRYN LAFAYETTE, ET ALL

Plaintiffs,

vs.

ALLY, GMAC, OCWEN, ET ALL
ELECTRONICALLY SERVED



Cathryn Lafayette
440 Milton Dr.
Covington, GA 30016
770-572-7368
Pro Se



GMAC Mortgage

Notice of Servicing Transfer and Welcome to Ocwen Loan Servicing, LLC

February 6, 2013

12/27/12 10:00:3 0008309 20130206 IB27N104 GOODBYE 2 OZ DOM IB27N10000* 150647 LT

CATHRYN LAFAYETTE
440 MILTON DRIVE
COVINGTON GA 30016-8587



Exhibit C

Your Loan Account Details as of 02/04/2013

Account Number:
[REDACTED]

Property Address:
440 MILTON DRIVE
COVINGTON GA 30016

Transfer Date:
02/16/2013

Principal Balance:
\$177,853.10

Escrow Balance:
-\$13,974.30

Loan Rate:
7.000%

Next Payment Due:
3/1/2009

Payment Amount:
Please refer to your
mortgage account statement

Ocwen Loan Servicing, LLC Customer Care Contact Information

➤ Phone:
800-766-4622
Personal assistance:
6:00 a.m. - 10:00 p.m. CT M-F
and 8:00 a.m. - 2:00 p.m. Sat

24-hour automated service

Email:
ocwen@mortgagebanksite.com
Web:
ocwen.mortgagebanksite.com

Mail:
PO Box 780
Waterloo, IA 50704-0780

02-1x85-7300(1/13)

Mortgage Payment Coupon

Account Number:

Due Date:

3/1/2009

Mortgage Payment:

See above

Please assist us in applying your payment.	
Extra Funds	Full Payments \$.....
	ADDITIONAL Principal \$.....
	ADDITIONAL Escrow \$.....
	Late Charge \$.....
	Other Fees (specify) \$.....
	Total Amount Enclosed \$.....



Ocwen Loan Servicing, LLC

OCWEN
PO BOX 9001719
LOUISVILLE, KY 40290-1719

CATHRYN LAFAYETTE

02 0309 [REDACTED]

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